

# Swiss Market Kick Out Bond



## BOND OBJECTIVES

Potential for Capital Growth



Performance linked to Benchmark Equity Index



Kick Out Feature



Access to Capital during the Term

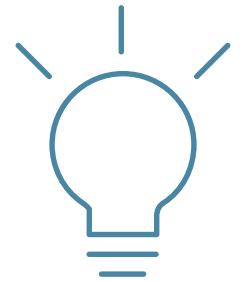


Summary Risk Indicator: 5



**PERFORMANCE LINKED TO SWISS SMI INDEX**

**5 YEAR TERM**



**POTENTIAL RETURN OF 4.6% EACH YEAR**



**POTENTIAL FOR EARLY MATURITY**

**Closing Date: 30 August 2024 (or earlier if fully subscribed)**

## INDICATIVE KEY FEATURES:

<b>Underlying Investment:</b>	Swiss SMI Index (SMI Index)
<b>Term:</b>	5 years
<b>Potential Return:</b>	4.6% after 1 Year If the Index is above its initial level after 1 year, the Bond matures early and pays a return of 4.6%. This process is repeated every 6 months thereafter with the potential return increasing by 2.3% until the Index is above its initial level or until Maturity.
<b>Soft Capital Protection:</b>	Capital is Protected unless the Index has fallen by 30% or more at Maturity. If the Index has fallen by 30% or more at Maturity, investors will receive the performance of the Index at Maturity, no matter how much it has fallen.
<b>Guarantor:</b>	Citigroup Global Markets Limited (S&P: A+/Moody's: A1/Fitch: A+)
<b>Maximum Return:</b>	23%
<b>Minimum Return:</b>	Unlimited
<b>Minimum Amount:</b>	€20,000
<b>Summary Risk Indicator:</b>	5
<b>Closing Date:</b>	30 August 2024 (or earlier if fully subscribed)
<b>Liquidity:</b>	Daily, via stock market listing
<b>Taxation:</b>	CGT for Personal Investors Exempt for Pension & Post Retirement Investors
<b>Availability:</b>	Personal: Conexim and Omnium Investment Platforms Pension: Self Administered Plans

## MOODY'S CREDIT RATINGS:

SPECULATIVE GRADE				INVESTMENT GRADE											
>	>	>	>	>	>	>	>								
C	Ca	Caa	B3	B2	B1	Ba3	Ba2	Ba1	A3	A2	A1	Aa3	Aa2	Aa1	Aaa
Citigroup Global Markets Limited									A1						
Allied Irish Bank PLC									A3						
Bank of Ireland Group PLC									A3						
PTSB Group Holdings plc									Baa2						

Source: Various (July 2024)

## INVESTMENT RATIONALE:

Equities (shares) as a long term investment: Although investing in equities (shares) involves a degree of investment risk and there will be volatile periods along the way, in the long term, equities tend to outperform other assets like bonds, property, cash etc. By adopting a medium term approach, equity investors can mitigate the risks and short term volatility associated with stock market investment while benefiting from the long term capital growth potential that stock markets can provide.

Stock Market Indices provide a broad representative portfolio of investments in multiple companies or shares. Indexes are often used as benchmarks to gauge the movement and performance of market segments or geographic regions. Investors generally use Indexes as a basis for diverse or passive investing.

The SMI Index is the benchmark index of Swiss shares.

## SUMMARY RISK INDICATOR:

The Summary Risk Indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Citigroup Global Markets Limited is not able to pay the Investor. The risk indicator assumes the product is held until maturity. The actual risk can vary significantly if the Investor encashes prior to maturity.

We have classified this product as 5 out of 7:



**Warning: This document is intended for Financial Broker firms only and is not suitable for potential Investors. This document should be read in conjunction with the product Brochure where a full list of warnings is provided.**